

What is claimed is:

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1. Means for supplying user information from a user information source to a form or table on a computer, having user information fields, comprising
code for enabling the computer to consume enabled content, wherein the user information is in the form of enabled content, and

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code for transferring at least some of the user information from the user information source to the form or table.

2. Means of claim 1, wherein the user information source is a portable device and includes the code for enabling the computer.

3. Means of claim 1, wherein the computer is a machine capable of browsing the internet.

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4. Means of claim 1, wherein the user information source includes a user interface that defines a template with fields for receiving user information and wherein at least some of the user information corresponds to at least some of the user information fields in the form.

5. Means of claim 1, further comprising code for requesting and verifying a password.

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6. Means of claim 5, further comprising code for associating a descriptor with one or more internet addresses.

7. Means of claim 6, wherein the descriptor is a word, phrase, or other assembly of one or more of numbers, letters, and symbols.

8. A method of supplying user information to a form or table having user information fields, comprising gathering at least part of the information required by the fields,

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storing said gathered information in a local or portable storage device, and
extracting said gathered information from the storage device and inserting it into the form or table.

9. The method of claim 8, wherein the information in the storage device is used to fill out any form that requires some or all of the stored information.

10. The method of claim 9, wherein the form is a form or table on an internet site.

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11. A method of simplifying internet browsing, comprising
providing software code for associating a descriptor with one or more internet addresses,
and

providing software code for accessing an internet site or a choice of internet sites in response to entry of a descriptor.

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12. A method of claim 11, wherein the descriptor is entered by typing it into an internet address field of a browser interface.

13. A method of claim 76, wherein the descriptor is a word, phrase, or other assembly of one or more of numbers, letters, and symbols.
14. A method of simplifying access to internet sites, comprising
 - providing a browser interface that eliminates the need to type in web addresses by
 - providing a facility to configure the browser to associate one or more internet sites with a predefined identifier.
15. A method of claim 14, wherein a user accesses sites by typing in predefined identifiers or by selecting from one or more lists of available sites.
16. A method of claim 25, wherein the identifiers are words or phrases or any other combination of letters and numbers.
17. A portable user device, comprising
 - a memory,
 - user specific information stored on the memory, and
 - software code for facilitating the transfer of at least part of the user specific information to a third party request form on a computer.
18. A device of claim 17, wherein the user specific information includes information required for credit card transactions.
19. A device of claim 17, wherein the memory includes computer enabling code for enabling the computer to consume enabled information, wherein the user specific information is provided as enabled information.
20. A device of claim 17, wherein the memory includes code for requesting user verification information.
21. A device of claim 17, wherein the third party request form is part of an on-line transaction form.
22. A device of claim 17, further comprising software code that associates at least one internet address with a predefined descriptor, such as a word, phrase, or other assembly of one or more numbers, letters, and symbols.
23. A device of claim 22, wherein the associating code interacts with network browser software to download an internet page or provide a choice of internet pages associated with the descriptor, when the descriptor is selected or typed in on a user interface associated with the browser.
24. A device of claim 20, wherein the user specific information includes medical information about the user.
25. A device of claim 24, wherein the user specific information includes consent information to perform one or more medical procedures.
26. A device of claim 20, wherein the user verification information includes a plurality of passwords, each of which facilitates access to one or more predefined portions of the user specific information.
27. A device of claim 26, wherein at least one of the passwords is of a generic nature that is commonly known to facilitate access to the corresponding one or more portions by anyone entering the

password.

28. A device of claim 17, wherein the user specific information includes at least one of credit card information, debit card information, ATM card information, office access card information, club access card information, medical information, gas station card information, toll gate pass information, and internet site subscription information.

29. A device of claim 28, wherein the device is shaped substantially like a credit card, or has means for securing the device to a person or to belongings commonly carried by people.

30. A portable user device comprising

software code that associates at least one internet address with each of a plurality of predefined descriptors, and

software code for interacting with network browser software to download an internet page or provide a choice of internet pages associated with a descriptor, when said descriptor is selected or typed in on a user interface associated with the browser.

31. A portable user device of claim 24, wherein the descriptor is a word, phrase, or other assembly of one or more of numbers, letters, and symbols.

32. A method of providing greater security to a credit card transaction, comprising

associating a user identifier with a user's credit card number, wherein the user identifier dynamically changes at defined intervals or occasions.

33. A method of performing a credit card transaction between a credit card holder and a seller, comprising,

submitting a confirmation code to the seller, wherein the confirmation code is changed automatically at defined intervals or defined occasions.

34. A method of claim 33, wherein the confirmation code is changed automatically before or after each transaction.

35. A method of claim 33, wherein the confirmation code is generated by the credit card issuer or an authorized third party acting on behalf of the credit card issuer.

36. A method of claim 33, wherein the confirmation codes are sent to the credit card holder electronically over an electronic network.

37. A method of claim 35, wherein the confirmation code is submitted to the seller over an electronic network, and wherein the credit card issuer or authorized third party processes the credit card transaction and generates a new confirmation code which is sent to the credit card holder over the network.

38. A method of claim 35, wherein the confirmation code is linked to user identifying information, and stored in memory that is accessible to the credit card issuer or authorized third party.

39. A method of claim 33, wherein the confirmation code has a predetermined valid life span.

40. A method of checking a party's identity in a transaction, comprising

requesting user information from the party, and
submitting the user information to a third party or software program.

41. A method of claim 40, wherein the software program compares the user information to a database of information and identifies problems.

5 42. A method of claim 40, wherein the transaction is a request for a plane ticket or a ticket to an event.

43. A method of claim 41, further comprising notifying one or more predefined third parties in the event of a problem being identified.

44. A method of claim 40, wherein the user information is requested as part of an online transaction.

45. Means for supplying user information from a first device to a second device by means of a
10 communications protocol,, comprising
code for enabling the first device to consume enabled content according to the protocol, wherein
the user information is in the form of enabled content, and
code for transferring at least some of the user information to the second device.

46. Means of claim 45, wherein the first device is a portable device.

15 47. Means of claim 45, wherein the computer is a machine capable of browsing the internet.

48. Means of claim 45, wherein the first device includes a user interface that defines a template with
fields for receiving user information and wherein at least some of the user information in the template
corresponds to at least some of the supplied user information.

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